

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

☒ Coloured covers/
Couverture de couleur

☒ Covers damaged/
Couverture endommagée

☐ Covers restored and/or laminated/
Couverture restaurée et/ou pelliculée

☐ Cover title missing/
Le titre de couverture manque

☐ Coloured maps/
Cartes géographiques en couleur

☐ Coloured ink (i.e. other than blue or black)/
Encre de couleur (i.e. autre que bleue ou noire)

☐ Coloured plates and/or illustrations/
Planches et/ou illustrations en couleur

☐ Bound with other material/
Relié avec d'autres documents

☐ Tight binding may cause shadows or distortion along interior margin/
La reliure serrée peut causer de l'ombre ou de la distorsion le long de la marge intérieure.

☐ Blank leaves added during restoration may appear within the text. Whenever possible, these have been omitted from filming/
Il se peut que certaines pages blanches ajoutées lors d'une restauration apparaissent dans le texte, mais, lorsque cela était possible, ces pages n'ont pas été filmées.

☐ Additional comments: /
Commentaires supplémentaires:

☐ Coloured pages/
Pages de couleur

☒ Pages damaged/
Pages endommagées

☐ Pages restored and/or laminated/
Pages restaurées et/ou pelliculées

☒ Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées

☐ Pages detached/
Pages détachées

☒ Showthrough/
Transparence

☐ Quality of print varies/
Qualité inégale de l'impression

☐ Continuous pagination/
Pagination continue

☐ Includes index(es)/
Comprend un (des) index

Title on header taken from: /
Le titre de l'en-tête provient:

☐ Title page of issue/
Page de titre de la livraison

☐ Caption of issue/
Titre de départ de la livraison

☐ Masthead/
Générique (périodiques) de la livraison

This item is filmed at the reduction ratio checked below/
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X	12X	14X	16X	18X	20X	22X	24X	26X	28X	30X	32X
				✓							

The copy filmed here has been reproduced thanks to the generosity of:

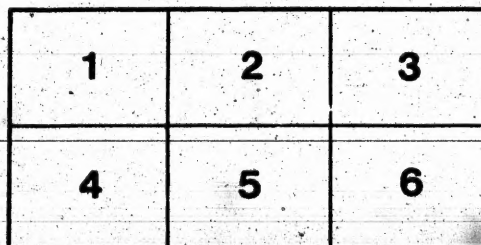
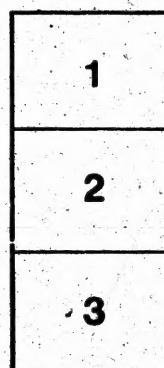
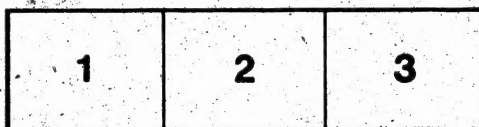
The United Church of Canada Archives
Victoria University Archives

The images appearing here are the best quality possible considering the condition and legibility of the original copy and in keeping with the filming contract specifications.

Original copies in printed paper covers are filmed beginning with the front cover and ending on the last page with a printed or illustrated impression, or the back cover when appropriate. All other original copies are filmed beginning on the first page with a printed or illustrated impression, and ending on the last page with a printed or illustrated impression.

The last recorded frame on each microfiche shall contain the symbol ➡ (meaning "CONTINUED"), or the symbol ▼ (meaning "END"), whichever applies.

Maps, plates, charts, etc., may be filmed at different reduction ratios. Those too large to be entirely included in one exposure are filmed beginning in the upper left hand corner, left to right and top to bottom, as many frames as required. The following diagrams illustrate the method:



L'exemplaire filmé fut reproduit grâce à la générosité de:

The United Church of Canada Archives
Victoria University Archives

Les images suivantes ont été reproduites avec le plus grand soin, compte tenu de la condition et de la netteté de l'exemplaire filmé, et en conformité avec les conditions du contrat de filmage.

Les exemplaires originaux dont la couverture en papier est imprimée sont filmés en commençant par le premier plat et en terminant soit par la dernière page qui comporte une empreinte d'impression ou d'illustration, soit par le second plat, selon le cas. Tous les autres exemplaires originaux sont filmés en commençant par la première page qui comporte une empreinte d'impression ou d'illustration et en terminant par la dernière page qui comporte une telle empreinte.

Un des symboles suivants apparaîtra sur la dernière image de chaque microfiche, selon le cas: le symbole ➡ signifie "À SUIVRE", le symbole ▼ signifie "FIN".

Les cartes, planches, tableaux, etc., peuvent être filmés à des taux de réduction différents. Lorsque le document est trop grand pour être reproduit en un seul cliché, il est filmé à partir de l'angle supérieur gauche, de gauche à droite, et de haut en bas, en prenant le nombre d'images nécessaire. Les diagrammes suivants illustrent la méthode.

UNIVERSITY OF TORONTO
ARCHIVES
H
428
H6

HOME OWNERSHIP

VERSUS

RENTED HOUSES

Moral Results

BY

REV. JOHN MORRISON

TORONTO :

WILLIAM BRIGGS, WESLEY BUILDINGS

1900

20

a

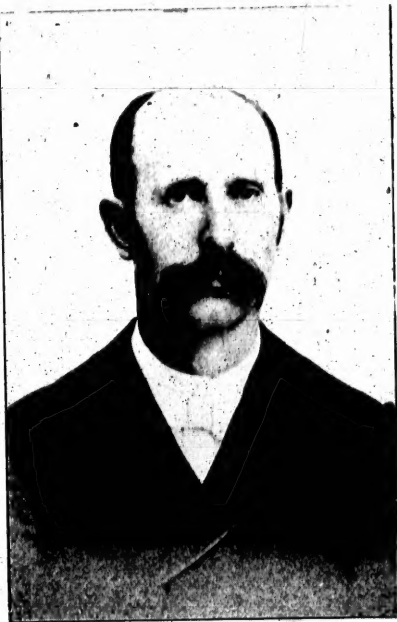
4

To Rev H. J. Crosby

Compliments of the
author

John Morrissey

Mich 14-1913



REV. JOHN MORRISON.

HOME OWNERSHIP

VERSUS

RENTED HOUSES

Moral Results

BY

REV. JOHN MORRISON

TORONTO;
WILLIAM BRIGGS, WESLEY BUILDINGS
1900

At a meeting of the Methodist Ministerial Association of London, held March 5th, 1900, Rev. John Morrison read, according to previous appointment, a paper on "Home Ownership *versus* Rented Houses, Moral Results."

It was moved by Rev. Jos. W. Holmes, seconded by Rev. J. V. Smith, D.D., and carried,—That the paper be given to the public in printed form. In compliance with the resolution I now send it out, praying that it may help those who are now tenants to the decision—We will have a home!

JOHN MORRISON.

LONDON, EDITH STREET,
April, 1900.

Books and Reports Consulted.

- "Juvenile Offenders." By Douglas Morrison.
"Crime and Its Causes." By Douglas Morrison.
"Social Law of Service." Richard T. Ely.
"Socialism from Genesis to Revelation." By Rev. F. M. Sprague.
"Compendium of the United States Census." 3 vols., 1890.
Proceedings of the Seventh Annual Meeting of the United States
League of Local Building and Loan Associations, July, 1899.
"The Housing Problem in Great Cities." By Dr. E. R. L. Gould.
21st number, 1898.
Report of the Tenement House Committee, State of New York,
1894.
Eighth Special Report of the United States Commissioner of Labor
on the Housing of the Working People, 1895.
Statistical Abstract of the United States. 21st number, 1898.
Reports of Superintendent Neglected and Dependent Children in
Ontario, 1895-'96-'97-'98.
Fifth, Sixth, Seventh, and Eighth Annual Reports, 1896-1899,
of the Toronto Children's Aid Society.
Proceedings of the Second Canadian Conference of Charities and
Correction, 1899.
"Studies in the Life of the Poor."
Report for 1898 of the New York Federation of Churches and
Christian Workers.
Children's Aid Society, London.
First, Second, and Third Reports of the City and Suburban Homes
Company, New York.

Magazines.

- Charities.* The official organ of the Charities Organization of New
York.
The Open Church.
The Commons.
The Church Economist.

Correspondence with

JOHN NOLAN, Philadelphia, Secretary of the American Society for the Extension of University Teaching.

EDWARD T. DEVINE, New York, Secretary of the Charity Society Organization.

REV. WALTER LAIDLAW, PH.D., New York, Secretary of the Federation of Churches and Christian Workers.

DR. E. R. L. GOULD, New York, Government Expert and Statistician.

J. J. KELSO, Toronto, Superintendent of Ontario Neglected and Dependent Children.

J. STEWART COLEMAN, Toronto, Secretary of the Children's Aid Society.

E. L. SHUEY, Dayton, Ohio, Manager of the Advance Department, National Cash Register Company.

CARROLL D. WRIGHT, Washington, Commissioner Department of Labor.

O. P. AUSTIN, Washington, Chief of Statistical Bureau.

T. R. RYAN, Washington, Secretary Department of the Interior.

R. W. GILDER, New York, Editor *Century* magazine.

REV. GRAHAM TAYLOR, D.D., Chicago, Professor of Christian Sociology, Theological Seminary.

JOSEPH SAUNDERS, London, Secretary Children's Aid Society.

HOME OWNERSHIP

VERSUS

RENTED HOUSES.

Moral Results.

Longfellow says:

"Each man's chimney is his golden milestone,

"Is the central point from which he measures every distance

"Through the gateways of the world around him."

Domestic Life.

Cardinal Manning said, "Domestic life creates a nation." The opposite is also true, Lack of domestic life unmakes a nation. It was a principle of Emerson's that the real spirit of the age must be looked for in the inner life of a nation's home. Fichte, Rousseau, and their congeners, in arguing for the "social contract," miss this point entirely. The home rather than the individual is the social unit, and around the home are to be fought the decisive social battles of the future.

The home is the great typical fact of the moral universe. The family relation best expresses the eternal nature of the Trinity, and best satisfies the highest needs of man. As the beginning of human life, according to the Biblical story, constituted a home, so the end, the heaven toward which men

journey, is also called home. The race began as a family, and the highest social and moral progress consists in the development of the home instinct.

Family.

Whatever makes against the family makes against the nation, against society, and against the race. The modern home is threatened by a false economic system without and a growing indifference within as to the possibilities of true home life. Those forces which have made the modern city, with its distractions, its lack of privacy, its nerve-racking turmoil, its thinness of life, also threaten the home. These are the days when every force available must be brought into the battle for social and moral improvement.

Environment.

There is no environment so close as home environment, and none so powerful in its influence. Great cities are the danger points of modern civilization, and unless adequate attention is given to preventing congestion of population, and the protection and increase of real homes, that "Serbonian Bog" of which Professor Huxley speaks will inevitably appear. The home is the character unit of society. The relation between humanity and its environment is very close. Strong-willed, intelligent people may create or modify environment; the weaker-willed, the poor, the careless and the unreflective become subject to it. For all save the exceptionally strong, home environment largely determines the trend of life.

Civic Advance.

It is a question whether any city's civic advance can be guaranteed without our laboring classes being brought to see that they must have proprietary rights in more than the streets and parks. Washington

Gladden says: "To fix some visible goal ahead in the direction of independence, and then settle on a well-defined path by which to reach it, would be to many individuals and families like an edict of emancipation. To resolve we will have a home of our own, we will have a bank account, and add a definite sum to it every week—such a purpose as this would lift many a household out of the slippery paths that go down to the abyss."

Moral and Social Evils.

A careful study reveals the fact that physical, moral and social evils bear the closest relation to bad housing, which is the all too common lot of those who are residents of rented houses and not home owners. Good health means earning power, and anything causing a loss of earning power is a serious matter. Lord Beaconsfield said: "The health of the people is really the foundation upon which all their happiness and their power depend. Few realize the loss of productive energy through sickness brought on by bad living environment." Sir James Paget, the distinguished physician, estimated that the loss to English wage-earners from such cause amounted to fifteen million dollars per annum. This he affirms is a purely preventable loss. It was found that upon the lowest average every workingman lost about twenty days.

Housing.

The housing of the working-classes is the pulse-beat of national life. The best preparation for life's duties and struggles is to be found in a good home. Emerson says: "The truest test of civilization is the kind of man the country turns out." Every head of a family made independent is so much gain to the whole nation. Whatever makes for home ownership conduces to the general good. Home and good

citizenship are convertible terms, and in a country where political equality so largely prevails, every factor that enters into the improvement and quality of citizenship should be cultivated and encouraged. Elevate the husband and father from the rent-payer to a householder, and you clothe him with independence, enterprise, public spirit, and civic pride, making him conscious that he is not a cipher, but an integer in the state, and disposed to defend it by resisting by all means within his power whatever menaces its material welfare or its honor. It is the testimony of all investigators that herding people together, as in the great tenement systems, or even continuing them as mere rent-payers, exasperates the tenants against society, but they respond quickly to improved conditions and home ownership. The man inflamed by his environment and condition to regard his fellows with envy, uncharitableness and hatred, is apt to become a dangerous character; but lift him from a tenement life to home ownership, make him one with those who have property interests, and he ceases at once to be a public enemy and becomes a useful citizen; frugality and thrift are encouraged, resulting in improved manhood with happier and better lives. Every multiplication of home owners advances civilization and strengthens the state. A French writer has well said: "No home, no family, no manhood, no patriotism. A man will fight for his home; who would fight for a tenement or a boarding-house?"

Home.

The home is the safeguard of human liberties. To the masses of humanity great wealth is not their aspiration; the preservation of home and happiness through a fair competence is the zenith of their expectation and hope. The home is as sacredly the bulwark of the state as it has ever been, and its support and defence were never more urgently needed

than now. The real home is something more than a mere habitation, more than a place where parents and children unite around a common centre; it is where the sense of ownership comes in to make of it a permanency, to give property value, and to interest the family in good citizenship. A man's own home is his castle which he will guard with watchful eye. Dr. Horton, commenting upon Christ's commandment to pray in secret, says: "We cannot rest content with conditions of life in which many millions have no secret chamber where they can lock themselves in with God. The proper housing of the people and the prevention of overcrowding constitute a religious question. The Church can hardly read this commandment to the people without laboring to secure to every human being the privacy of a home."

Social Stability.

There need be little comment on the great value of proprietorship from the standpoint of social stability. Every man undertaking it is distinctly helped in a far higher degree than he could be in the best class of model tenements. He becomes reflective, careful, prudent, wedded to order and rational conservatism, and usually turns a deaf ear to specious isms. How much better for a working man to seek to own a home where his wife and children can be provided for in case of his death, or where his old age can find solace and comfort! Young married people should reflect on this fact. The time to provide for such is in early life.

Evils of Renting.

Many evil results attend a life of renting, one of which is that a very considerable portion of any city's population moves every year or oftener. Thus, social and Church relations are broken up, and, not being looked after, many who had begun to attend

church, and many who are church members, fall back into the non-church-going class. John Stuart Mill puts great stress on human surroundings, declaring that the difference between man and man is one of environment only. The evidence we have gathered will not bear so sweeping and absolute a statement, nevertheless, it is a large factor in human life. Improved living environment makes possible the cultivation of the higher faculties, and, in various ways, the amelioration of the social condition. The housing problem belongs to social economics, not to philanthropy. There can be no broad solution short of housing the masses in such a manner that health, morality, sound family life, and social stability may be secured, and home ownership alone can do it.

State Intervention.

Cicero said: "The state is the mother of us all, and therefore responsible for her children," and from early times the state has recognized that truth, and given direct or indirect help to home ownership. Lycurgus divided the land into twenty-nine thousand equal parts and assigned one to each citizen. Plutarch says: "The Dalmatians redistributed their land every seven years." England and many of the European nations have legislated along this line, and by free grants of land in their colonies and aid in emigration have sought to turn tenants into home owners.

Building associations, with this end in view, originated with the Chinese 200 B.C., and in England at the close of the last century; now in the United States, 5,576 are in operation. As the labor question, concretely, is a struggle for better conditions, every undertaking to secure such conditions should meet with encouragement. The housing problem relates almost exclusively to the city, and it is a fact of experience that in all large cities the demand of work-

ing people for houses in populous quarters is largely in excess of the supply. The inevitable results are high rents and overcrowding. Promiscuity in human bee-hives, rendering isolation of the family impossible, is a serious drawback to human progress in any line. Bad housing is a terribly expensive thing to any community, moreover it explains much that is mysterious in relation to crime, poverty, drunkenness, illegitimacy, and all forms of social decline.

Drunkenness is sometimes the cause and sometimes the effect of poor housing. The most congested districts in large cities are the regal domain of the liquor traffic. In New York, in a tenement centre, 148 saloons are located within a space of 514 yards long by 375 yards wide. St. Giles' Ward, Glasgow, contains 127 drinking places to 234 shops where food is sold. An index to the patronage in each is shown in that the rent of the latter is only 80 per cent. of the former. This ward contains one-eleventh of the population of the city, furnishes one-third of its total crime, and its death rate is 40 per cent. higher than for the whole city—its death rate being higher than its birth rate. The death rate for the city in 1871, when "The Improvement of Homes Committee" began its work, was 32 per 1,000; in 1892, for the same section, it was 23.06.

Lord Shaftesbury tells of a section in London—Lambeth Square—where the death rate reached 55 per 1,000; the abolition of ordinary cesspools and substitution of water-closets with self-cleansing drains reduced it to 13 per 1,000.

Beginnings.

Every problem of social, domestic, commercial, and political life goes back to the cradle. The defects of life can be traced back to the influences acting upon the child. Plato and Aristotle and Juvenal and Kant all contended that the first seven years of a child's

life are the decisive years of its history, in which general opinion modern educators all agree. Carlyle says: "The first five years determines the entire subsequent life." Phillips Brooks said: "He who helps a child helps humanity, with a distinctness, with an immediateness which no other help, given to human creatures in any other stage of their human life, can possibly give." Every child well born and properly home trained is a splendid gift to the nation. Amongst the tenant population the children, by lack of occupation and by the uncongeniality of their surroundings, are forced upon the street, and commence their education in lives that are demoralizing; and statistics prove, both at home and abroad, that the large centres of population, as our modern cities, where the smallest percentage of home ownership is found, produce the greatest number of juvenile criminals; while the well-populated country districts, where the majority own their homes, are comparatively free from them. All over the civilized world the greatest percentage of crime is committed in districts which are most thickly populated.

In Leeds, in 1880, with 250,000 people, not a single laborer or mechanic owned his own home. In Massachusetts, in 1875, only one male laborer in one hundred owned a home. In 1880, in New York, one-third of the people lived in 22,000 tenement houses, and from that one-third came 53 per cent. of the city's dead. About 90 per cent. of the children born in such surroundings die in infancy, and Prof. Richard T. Ely says: "In the United States causes of divorce have been shown by the National Department of Labor to be largely economic, and from 1860 to 1880 increased twice as fast as the population." Joseph Arch never would have been able to fight the battles he fought for freedom had he been a tenant instead of a householder. Had he been a tenant he would have been an anarchistic socialist; being an householder he became a stalwart reformer.

Opinions of Experts.

Dr. E. R. L. Gould says: "My own opinion is that individual house ownership is sure to make a man a better citizen. The fundamental social problem is the tenement-house problem."

Edward T. Devine says: "The tenement house is largely responsible for most of the poverty and crime and vice that we meet with in our large cities."

"E. L. Shuey says: "We find as a rule that the best workmen own their own homes, and that the more interested a man is in his property the more likely he is to be contented and do good work. On the question of morals we have no doubt."

J. Stuart Coleman says, regarding the children brought into the police court, "It is safe to say 90 per cent. of them come from rented homes."

J. J. Kelso says: "It is certainly beyond question that the best citizens are those who own their own homes; and I have often thought that if more mechanics and laborers had some stake in the community, they would be better men in every way, and the tone of the community would be elevated. It is very rarely the case that children go astray whose parents own their own dwelling; the proportion would not be one in twenty or thirty. Ownership always gives people a sense of dignity, self-reliance and thrift, and this spirit is naturally absorbed by the children, as they grow up."

Joseph Sanders says: "On looking over the (London) Juvenile Police Court record, extending from 1st October, 1898, to 1st October, 1899, I find that 152 cases have been dealt with before the police magistrate. Of these, 12 were the children of property owners, 140 the children whose parents reside in rented houses."

The United States census of 1890 shows that of every one hundred families who live on the farm, sixty-six own their own homes; in cities of 100,000

and less, about 36 per cent. own their own homes; in cities of more than 100,000 population, less than 23 per cent. own their own homes; in Boston, 18.43 out of every one hundred; in New York, 6.33 out of every one hundred. And, as the home ownership decreases and rented houses increase, so does crime, vice and general immorality increase in more than proportionate ratio.

Lack of Knowledge.

The social inferno out of which crime springs is little understood by an ordinary observer of the tendencies of our modern civilization. We must explore it if we are to discover a cure for the poisonous vapors which constantly ascend from its depths.

X The two great institutions for the salvation of the citizen are the church and the home. Let the church be open and do business for God seven days in the week and all the year round, and let home be the synonym of all that is pure, beautiful and enduring in human society. The inhabitants and their surroundings must be improved together. In making the workingman the owner of his house, it has made him a fixed resident, attached him to his country, created in him the desire for property, generated habits of perseverance, and shown him the fruitful results of provident labor. The ordinary house as rented is unsanitary in itself and surroundings. The loss to any nation by allowing unsanitary conditions to prevail is tremendous, and it is threefold—first, the waste of productive power, caused by a lessening of the physical power; second, the expense of maintenance of hospitals and pauper institutions, very many of the inmates of such institutions being brought there through sickness caused by unhealthy living environment; third, the lowering of the moral tone, which means national disaster. Clement Dunscombe, ex-city engineer of Liverpool, says: "Appreciation of

better housing must precede the intellectual and moral elevation of the poor."

Conclusion.

In conclusion, we say it is essentially the function of the Christian Church to help organize and encourage such influences and agencies as will enable the working classes to own homes of their own, and by that agency help at the cradle in the formation of life. It is wiser and less expensive to save children than to punish criminals. Christian civilization will some day be measured, not by the tenderness which rescues the bruised at the foot of the precipice, but by the wisdom which surrounds precipices by restraining rails. Environment valleys of danger are to be exalted, and mountains of difficulty made low when Christian civilization becomes a highway for God's goodness to bless all His children.

Prevention is better than cure; formation is better than reformation. Let us guard against the errors of the past. In one hundred years in the United States, city population in proportion to the entire population of the nation has increased from one thirtieth to almost one-third (29.20). Decentralization will be the watchword of the twentieth century, and by radial, rapid electric system our congested centres of tenement occupants will be largely depopulated, and suburban villages filled with home owners will spring up around the great cities (some indications of which we have already seen), where distance will be a mere measure of time and not of space.

In the middle ages plagues dire and dreadful scourged the great cities and claimed in horrible death the thousands, irrespective of age or rank, while "the faithful" resorted to prayer and fasting. To-day the filth is carefully removed from sewer and street, the air sweetened and purified, and, *presto*, the pestilence has vanished. Practical applied Christi-

anity! In the middle ages, robbers and murderers, under the curtain of darkest night, frequented all streets in large centres of population, and neither property nor life was safe. To-day we make the darkness to flee away as the stored-up sunshine in gas or electric light flashes its rays everywhere, and property and life where such light flashes is safe as in the broad glare of day! Practical applied Christianity! So let the Church to-day intensify the desire, or beget it if absent, for home ownership, and as the result, much of the world's sinfulness and immorality will be blotted out.

"What Ha' Ye Done?"

And they came to the gate within the wall, where Peter holds the keys,

"Stand up, stand up, now, Tomlinson, and answer loud and high

The good that ye did for the sake of men or ever ye came to die—

The good that ye did for the sake of men in little earth so long!"

And the naked soul of Tomlinson grew white as a rain-washed bone.

"This I have read in a book," he said, "and that was me,

And this I have thought that another man thought of a prince in Muscovy"—

And Peter twirled the jangling keys in weariness and wrath.

"Ye have *seen*, ye have *heard*, ye have *thought*," he said, "and the *time* to run:

By the way of the day that once ye had, give answer—what ha' ye done?"

RUDYARD KIPLING.



